IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Please cancel claims 1, 5-16, 56 and 57 and add new claims 58-75 as follows.

Claims 1-57 (Cancelled).

58. (New) An automated method for providing a line of credit in a prepaid card account, the method comprising:

receiving, at a credit processing system, a plurality of deposit transactions depositing funds into a first account linked to a prepaid card with a first account identifier;

determining, at the credit processing system, a first credit limit associated with a loan amount for the first account wherein the first credit limit is based solely upon transaction information for the first account as identified by the prepaid card, wherein the transaction information consists of one or more of: i) the plurality of deposit transactions into the first account; ii) purchase transaction information for the first account; and iii) loan granting and repayment information for the first account, and no other financial information of an account holder associated with the first account; and

receiving, at the credit processing system, a request for authorization of a purchase transaction associated with the first account as identified by the prepaid card; and

authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being:

(i) greater than or equal to an amount of the purchase transaction and debiting the first account for the amount of the transaction, and

(ii) less than the amount of the purchase transaction, debiting the first account for the amount of the transaction and granting a loan in an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

59. (New) The method according to claim 58, further comprising:

    receiving, in addition to the plurality of deposit transactions, at least one subsequent deposit transaction having additional funds associated with the first account;

    applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and

    wherein the transaction information includes loan granting and loan repayment information.

60. (New) The method according to claim 58, further comprising:

    determining a second credit limit amount associated with a second account independent of the first account in response to the transaction information;

    receiving a request for authorization of a second purchase transaction associated with the second account; and

    authorizing the second purchase transaction when the second credit limit amount is greater than or equal to the second purchase transaction.

61. (New) The method according to claim 58, wherein the preceding steps are performed by a first financial institution and the subsequent steps are performed by a second financial institution independent of the first financial institution, the method at the second financial institution comprising:

    determining a second credit limit amount associated with a second account independent of the first account in response to the transaction information received from the first financial institution;

    receiving a request for authorization of a second purchase transaction associated with the second account; and

    authorizing the second purchase transaction when the second credit limit amount is greater than or equal to the second purchase transaction.

62. (New) The method according to claim 58, further comprising:

      receiving a plurality of deposit transactions depositing funds into the first account;

      authorizing each of a plurality of purchase transactions when the funds within the first account are greater than or equal to each of the plurality of purchase transactions; and

      including the plurality of deposit transactions and purchase transactions in the transaction information, and wherein the first credit limit is determined to be zero upon reception of a first deposit transaction and increases the credit limit in response to subsequent deposit transactions.

63. (New) The method according to claim 62, wherein the deposit transactions include bills and coins as part of a cash deposit received at an automated currency processor using the prepaid card having information identifying the first account.

64. (New) A computer readable storage medium containing programming instructions for providing a line of credit in a prepaid card account, the programming instructions comprising:

receiving, at a credit processing system, a plurality of deposit transactions depositing funds into a first account linked to a prepaid card with a first account identifier;

determining, at the credit processing system, a first credit limit associated with a loan amount for the first account wherein the first credit limit is based solely upon transaction information for the first account as identified by the prepaid card, wherein the transaction information consists of one or more of: i) the plurality of deposit transactions into the first account; ii) purchase transaction information for the first account; and iii) loan granting and repayment information for the first account, and no other financial information of an account holder associated with the first account; and

receiving, at the credit processing system, a request for authorization of a purchase transaction associated with the first account as identified by the prepaid card; and

authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being:

(i) greater than or equal to an amount of the purchase transaction and debiting the first account for the amount of the transaction, and

(ii) less than the amount of the purchase transaction, debiting the first account for the amount of the transaction and granting a loan in an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

65. (New) The computer readable storage medium according to claim 64, further comprising programming instructions for:

receiving, in addition to the plurality of deposit transactions, at least one subsequent deposit transaction having additional funds associated with the first account;

applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and

wherein the transaction information includes loan granting and loan repayment information.

66. (New) The computer readable storage medium according to claim 64, further comprising programming instructions for:

determining a second credit limit amount associated with a second account independent of the first account in response to the transaction information;

receiving a request for authorization of a second purchase transaction associated with the second account; and

authorizing the second purchase transaction when the second credit limit amount is greater than or equal to the second purchase transaction.

67. (New) The computer readable storage medium according to claim 64, wherein the preceding programming instructions are performed by a first financial institution and the subsequent programming instructions are performed by a second financial institution independent of the first financial institution, the programming instructions performed at the second financial institution comprising:

determining a second credit limit amount associated with a second account independent of the first account in response to the transaction information received from the first financial institution;

receiving a request for authorization of a second purchase transaction associated with the second account; and

authorizing the second purchase transaction when the second credit limit amount is greater than or equal to the second purchase transaction.

68. (New) The computer readable storage medium according to claim 64, further comprising:

receiving a plurality of deposit transactions depositing funds into the first account;

authorizing each of a plurality of purchase transactions when the funds within the first account are greater than or equal to each of the plurality of purchase transactions; and

including the plurality of deposit transactions and purchase transactions in the transaction information, and wherein the first credit limit is determined to be zero upon reception of a first deposit transaction and increases the credit limit in response to subsequent deposit transactions.

69. (New) The computer readable storage medium according to claim 68, wherein the deposit transactions include bills and coins as part of a cash deposit received at an automated currency processor using the prepaid card having information identifying the first account.

70. (New) A credit processing system for providing a line of credit in a prepaid card account, the system comprising:

means for receiving, at a credit processing system, a plurality of deposit transactions depositing funds into a first account linked to a prepaid card with a first account identifier;

means for determining, at the credit processing system, a first credit limit associated with a loan amount for the first account wherein the first credit limit is based solely upon transaction information for the first account as identified by the prepaid card, wherein the transaction information consists of one or more of: i) the plurality of deposit transactions into the first account; ii) purchase transaction information for the first account; and iii) loan granting and repayment information for the first account, and no other financial information of an account holder associated with the first account; and

means for receiving, at the credit processing system, a request for authorization of a purchase transaction associated with the first account as identified by the prepaid card; and

means for authorizing, by the credit processing system, the purchase transaction in response to a balance of funds in the first account being:

(i) greater than or equal to an amount of the purchase transaction and debiting the first account for the amount of the transaction, and

(ii) less than the amount of the purchase transaction, debiting the first account for the amount of the transaction and granting a loan in an amount equal to the amount of the purchase transaction less the balance of funds in the first account.

71. (New) The credit processing system according to claim 70, further comprising:

      means for receiving, in addition to the plurality of deposit transactions, at least one subsequent deposit transaction having additional funds associated with the first account;

      means for applying a loan repayment portion of the additional funds to at least partial repayment of the loan and transferring a remaining portion of the additional funds to the first account; and

     wherein the transaction information includes loan granting and loan repayment information.

72. (New) The credit processing system according to claim 70, further comprising:

      means for determining a second credit limit amount associated with a second account independent of the first account in response to the transaction information;

      means for receiving a request for authorization of a second purchase transaction associated with the second account; and

      means for authorizing the second purchase transaction when the second credit limit amount is greater than or equal to the second purchase transaction.

73. (New) The credit processing system according to claim 70, wherein the preceding means are performed by a first financial institution and the subsequent means are performed by a second financial institution independent of the first financial institution, the second financial institution comprising:

      means for determining a second credit limit amount associated with a second account independent of the first account in response to the transaction information received from the first financial institution;

      means for receiving a request for authorization of a second purchase transaction associated with the second account; and

      means for authorizing the second purchase transaction when the second credit limit amount is greater than or equal to the second purchase transaction.

74. (New) The credit processing system according to claim 70, further comprising:

means for receiving a plurality of deposit transactions depositing funds into the first account;

means for authorizing each of a plurality of purchase transactions when the funds within the first account are greater than or equal to each of the plurality of purchase transactions; and

including the plurality of deposit transactions and purchase transactions in the transaction information, and wherein the first credit limit is determined to be zero upon reception of a first deposit transaction and increases the credit limit in response to subsequent deposit transactions.

75. (New) The credit processing system according to claim 70, wherein the deposit transactions include bills and coins as part of a cash deposit received at an automated currency processor using the prepaid card having information identifying the first account.